

SHOP Employee Choice in 2015

Starting November 2014 for coverage starting January 1, 2015, some states will give small businesses the option to offer their employees a choice of SHOP health plans and dental plans. This "employee choice" option is available in these states in 2015:

Arkansas

North Dakota

Florida

Ohio

• Georgia

• Tennessee

Indiana

Texas

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Virginia

Missouri

• Wisconsin

Nebraska

Wyoming

If you're in one of these states, you can offer multiple plans to employees, or you can choose to offer one health plan and one dental plan. To offer a choice of plans, you'll decide how much you want to contribute toward employee premiums and select one health plan category. Then your employees can pick any plan in that category.

The SHOP Marketplace may be different from state-to-state, so there are some states that aren't listed that may also offer employee choice. To find the SHOP that serves you, visit HealthCare.gov/small-businesses/employers/ and select your state.

To learn more about "Employee Choice," visit

https://marketplace.cms.gov/outreach-and-education/states-with-employee-choice.pdf.